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 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
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Set	Items	Description
S1	114529	(BORROW? OR LEND?) (3N) (MONEY OR CASH) OR LOAN? ?
S2	2806	(PURCHASE OR PURCHASING OR BUY OR BUYING OR OBTAIN? OR PURCHASES OR BUYS) (4N) (LIFE(2W) (INSURANCE? OR POLICY OR POLICIES) OR (TERM OR WHOLE) ()LIFE OR LIFE)
S3	171349	ANNUITY? OR ANNUITIES OR PAY?() (OUT OR BACK) OR CASH()VALUE OR INCOME
S4	4645	(PAY? OR COVER? OR "USED()FOR" OR "APPLIED()TO") (3W) (PREMIUM? ? OR MONTHLY() (PAYMENT OR FEE? ?) OR S1)
S5	5314	(PERIOD? OR MONTHLY OR QUARTERLY) (3N) (DISTRIBUTION? OR PAY-()OUT? OR WITHDRAWAL? OR PAYMENT?) OR PERIOD()CERTAIN()ANNUITY
S6	5	S2 AND S3 AND (S4 OR S5)
S7	1	S1 AND S2 AND S3 AND (S4 OR S5)
S8	9	S1 AND S2 AND S3
S9	45	S1 AND S2
S10	360603	LIFE(2W) (INSURANCE OR POLICY OR POLICIES) OR (TERM OR WHOLE- E) ()LIFE OR LIFE OR DEATH()BENEFIT? ?
S11	2364	S1 AND S10
S12	299	S3 AND S11
S13	21	S12 AND S4
S14	3	S12 AND S5
S15	2	S14 NOT (S6 OR S9)
S16	297	S12 NOT S15
S17	296	S16 NOT S6
S18	35	S6:S8 OR S13:S15
S19	34	RD (unique items)
S20	25	S19 NOT PY>2000

?t20/7/all

revised 12/8/04

20/7/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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01603072 INSPEC Abstract Number: C80034471

Title: Using linear programming for planning life insurance purchases

Author(s): Schleef, H.J.

Author Affiliation: Univ. of Oregon, Eugene, OR, USA

Journal: Decision Sciences vol.11, no.3 p.522-34

Publication Date: July 1980 Country of Publication: USA

CODEN: DESCDQ ISSN: 0011-7315

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E); Theoretical (T)

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 File 275:Gale Group Computer DB(TM) 1983-2002/Dec 13
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 File 621:Gale Group New Prod.Annou.(R) 1985-2002/Dec 12
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 File 20:Dialog Global Reporter 1997-2002/Dec 13
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 File 476:Financial Times Fulltext 1982-2002/Dec 13
 (c) 2002 Financial Times Ltd
 File 610:Business Wire 1999-2002/Dec 13
 (c) 2002 Business Wire.
 File 613:PR Newswire 1999-2002/Dec 13
 (c) 2002 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2002/Dec 13
 (c) 2002 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2002/Dec 12
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 File 636:Gale Group Newsletter DB(TM) 1987-2002/Dec 13
 (c) 2002 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 13:BAMP 2002/Dec W1
 (c) 2002 Resp. DB Svcs.
 File 75:TGG Management Contents(R) 86-2002/Dec W1
 (c) 2002 The Gale Group

Set	Items	Description
S1	268	FUND?(5N) (PURCHASE?) (3N) (INSURANCE? OR DEATH() BENEFIT? ?) (- 5N) LOAN? ? NOT PY>2000
S2	180	RD (unique items)
S3	23	S2(S) (ANNUITY OR ANNUITIES OR INCOME)
S4	0	S3(S) (PAY? OR REIMBURS?) (2W) LOAN?
S5	23	RD S3 (unique items)

?t5/3,k/all

reviewed 12/8/04

5/3,K/1 (Item 1 from file: 15)
 DIALOG(R)File 15:ABI/Inform(R)
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01581944 02-32933
Unlocking house equity
 Chinloy, Peter; Cho, Man
 Real Estate Finance v14n4 PP: 79-84 Winter 1998
 ISSN: 0748-318X JRNL CODE: RFN
 WORD COUNT: 4133

...TEXT: markets - are reinforced by housing institutions. The borrower on a mortgage faces a balance sheet loan -to-value restriction. A loan -to-value ratio above 80% requires the borrower to purchase mortgage insurance against default, raising the loan cost. Conventional lenders

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 File 130: PHIND(Daily & Current) 2003/Jan 22
 (c) 2003 PJB Publications, Ltd.
 File 74: Int. Pharm. Abs. 1970-2003/Jan
 (c) 2003 Amer. Soc. of Health-System Pharm.
 File 42: Pharmaceutical News Idx 1974-2003/Jan W3
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?ds

Set	Items	Description
S1	7	(ANNUITY (W) PAYMENT) (S) PAY (S) (LIFE (W) INSURANCE)
S2	0	(ANNUITY (W) PAYMENT) (S) (PREMIUM (S) LIFE (W) INSURANCE)
		(S) (PAYMENT OR PAY)
S3	11	(ANNUITY (W) PAYMENT) (S) (PREMIUM (S) LIFE (W) INSURANCE)
		(S) (PAYMENT OR PAY)
S4	15	PHOENIX (W) INCOME (W) CHOICE
S5	0	ANNUITY (W) PAYMENT (S) DISTRIBUT? (S) PAYEE (S) PREMIUM
?		

reviewed all references. 12/8/04

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File 275:Gale Group Computer DB(TM) 1983-2003/Jan 21
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File 476:Financial Times Fulltext 1982-2003/Jan 22
(c) 2003 Financial Times Ltd

File 624:McGraw-Hill Publications 1985-2003/Jan 22
(c) 2003 McGraw-Hill Co. Inc

File 636:Gale Group Newsletter DB(TM) 1987-2003/Jan 21
(c) 2003 The Gale Group

File 621:Gale Group New Prod. Annou. (R) 1985-2003/Jan 20
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File 442:AMA Journals 1982-2003/Mar B2
(c) 2003 Amer Med Assn -FARS/DARS apply

File 149:TGG Health&Wellness DB(SM) 1976-2003/Jan W1
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File 444:New England Journal of Med. 1985-2003/Jan W3
(c) 2003 Mass. Med. Soc.

File 5:Biosis Previews(R) 1969-2003/Jan W3
(c) 2003 BIOSIS

File 73:EMBASE 1974-2003/Jan W2
(c) 2003 Elsevier Science B.V.

File 155:MEDLINE(R) 1966-2003/Jan W2

File 34:SciSearch(R) Cited Ref Sci 1990-2003/Jan W2
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File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
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File 455:Drug News & Perspectives 1992-2002/Nov

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File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NILS Publishing Co.

Set	Items	Description
S1	1413	(BORROW? OR LEND?)(3N)(MONEY OR CASH) OR LOAN? ?
S2	480	(PURCHASE OR PURCHASING OR BUY OR BUYING OR OBTAIN? OR PURCHASES OR BUYS)(4N)(LIFE(2W)(INSURANCE? OR POLICY OR POLICIES) OR (TERM OR WHOLE)())LIFE OR LIFE)
S3	10431	ANNUITY? OR ANNUITIES OR PAY?() (OUT OR BACK) OR CASH()VALUE OR INCOME
S4	408	(PAY? OR COVER? OR "USED()FOR" OR "APPLIED()TO") (3W)(PREMIUM? ? OR MONTHLY() (PAYMENT OR FEE? ?) OR S1)
S5	112	(PERIOD? OR MONTHLY OR QUARTERLY) (3N)(DISTRIBUTION? OR PAYMENT? OR WITHDRAWAL? OR PAYMENT?) OR PERIOD()CERTAIN()ANNUITY
S6	2	S2(S)S3(S) (S4 OR S5)
S7	0	S1(S)S2(S)S3(S) (S4 OR S5)
S8	2	S1(S)S2(S)S3
S9	11	S1(S)S2
S10	24748	LIFE(2W)(INSURANCE OR POLICY OR POLICIES) OR (TERM OR WHOLE)()LIFE OR LIFE OR DEATH()BENEFIT? ?
S11	334	S1(S)S10
S12	59	S3(S)S11
S13	4	S12(S)S4
S14	0	S12(S)S5
S15	0	S14 NOT (S6 OR S9)
S16	59	S12 NOT S15
S17	59	S16 NOT S6
S18	8	S6:S8 OR S13:S15
S19	4	S1(S)S10(S)S3(S) (S4 OR S5)
S20	4	S1(S)S10(S) (S3 OR S5) (S)S4
S21	19	S3(5N)S4
S22	1	S1(5N)S2(S)S18(5N)S1
S23	1	S1(5N)S2(S)S18
S24	0	RD S7 (unique items)
S25	70	S6 OR S8 OR S9 OR S13:S17
S26	68	RD (unique items)
S27	1	S23 NOT PY>2000
S28	1	RD (unique items)
S29	24	S18:S23
S30	84	S26 OR S29
S31	84	S30 NOT PY>2000
S32	84	RD (unique items)
?		

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 File 625:American Banker Publications 1981-2002/Dec 13
 (c) 2002 American Banker
 File 637:Journal of Commerce 1986-2002/Dec 16
 (c) 2002 Commonwealth Bus. Media

Set	Items	Description
S1	110993	(BORROW? OR LEND?) (3N) (MONEY OR CASH) OR LOAN? ?
S2	1028	(PURCHASE OR PURCHASING OR BUY OR BUYING OR OBTAIN? OR PURCHASES OR BUYS) (4N) (LIFE(2W) (INSURANCE? OR POLICY OR POLICIES) OR (TERM OR WHOLE) () LIFE OR LIFE)
S3	63192	ANNUITY? OR ANNUITIES OR PAY? () (OUT OR BACK) OR CASH() VALUE OR INCOME
S4	7128	(PAY? OR COVER? OR "USED() FOR" OR "APPLIED() TO") (3W) (PREMIUM? ? OR MONTHLY() (PAYMENT OR FEE? ?) OR S1)
S5	2395	(PERIOD? OR MONTHLY OR QUARTERLY) (3N) (DISTRIBUTION? OR PAYMENT? OR WITHDRAWAL? OR PERIOD() CERTAIN() ANNUITY)
S6	2	S2(S) S3(S) (S4 OR S5)
S7	0	S1(S) S2(S) S3(S) (S4 OR S5)
S8	6	S1(S) S2(S) S3
S9	47	S1(S) S2
S10	47143	LIFE(2W) (INSURANCE OR POLICY OR POLICIES) OR (TERM OR WHOLE) () LIFE OR LIFE OR DEATH() BENEFIT? ?
S11	2596	S1(S) S10
S12	259	S3(S) S11
S13	13	S12(S) S4
S14	7	S12(S) S5
S15	7	S14 NOT (S6 OR S9)
S16	15	S1(S) S10(S) S3(S) (S4 OR S5)
S17	21	S1(S) S10(S) (S3 OR S5) (S) S4
S18	309	S3(5N) S4
S19	0	S1(5N) S2(S) S18(5N) S1
S20	0	S1(5N) S2(S) S18
S21	0	RD S7 (unique items)
S22	71	S6 OR S8 OR S9 OR S13: S17
S23	71	RD (unique items)
S24	66	S23 NOT PR>2000
S25	66	RD (unique items)
?t25/3, k/all		

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25/3, K/1 (Item 1 from file: 625)
 DIALOG(R) File 625:American Banker Publications
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0251929
 * Royal of Canada Takes Big Step in U.S. March: With Dain, joins brokerage buying spree
 American Banker - September 29, 2000; Pg. 1; Vol. 165, No. 188
 DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 687

BYLINE:
 BY SCOTT SILVESTRI

TEXT:
 ...In March it bought Chicago-based Prism Financial Corp., which sells mortgages, brokerage services and loans, for \$115 million. In June it announced that it would buy Liberty Life Insurance Co. and Liberty Insurance Services Corp. in Greenville, S.C., for \$650 million in cash...

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Set	Items	Description
S1	2266672	(BORROW? OR LEND?) (3N) (MONEY OR CASH) OR LOAN? ?
S2	40208	(PURCHASE OR PURCHASING OR BUY OR BUYING OR OBTAIN? OR PURCHASES OR BUYS) (4N) (LIFE(2W) (INSURANCE? OR POLICY OR POLICIES) OR (TERM OR WHOLE) (LIFE OR LIFE) ANNUITY? OR ANNUITIES OR PAY? (OUT OR BACK) OR CASH()VALUE OR INCOME
S3	3945235	(PAY? OR COVER? OR "USED()FOR" OR "APPLIED()TO") (3W) (PREMIUM? ? OR MONTHLY() (PAYMENT OR FEE? ?) OR S1)
S4	184801	(PERIOD? OR MONTHLY OR QUARTERLY) (3N) (DISTRIBUTION? OR PAY- (OUT? OR WITHDRAWAL? OR PAYMENT?) OR PERIOD()CERTAIN()ANNUITY
S5	136050	S2(S)S3(S) (S4 OR S5)
S6	262	S1(S)S2(S)S3(S) (S4 OR S5)
S7	40	S1(S)S2(S)S3
S8	318	S1(S)S2
S9	1311	LIFE(2W) (INSURANCE OR POLICY OR POLICIES) OR (TERM OR WHOLE) (LIFE OR LIFE OR DEATH()BENEFIT? ?
S10	4434421	S1(S)S10
S11	57821	S3(S)S11
S12	10893	S12(S)S4
S13	697	S12(S)S5
S14	203	S14 NOT (S6 OR S9)
S15	194	S1(S)S10(S)S3(S) (S4 OR S5)
S16	824	S1(S)S10(S) (S3 OR S5) (S)S4
S17	1020	S3(5N)S4
S18	9012	S1(5N)S2(S)S18
S20	0	RD S7 (unique items)
S21	34	
S22	0	

?t21/3.k/511

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 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2002/Dec 13
 (c) 2002 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/Dec 12
 (c) 2002 The Gale Group
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 (c) 2002 Resp. DB Svcs.
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 File 810:Business Wire 1986-1999/Feb 28
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 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
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 (c) 2002 Resp. DB Svcs.
 File 75:TGG Management Contents(R) 86-2002/Dec W1
 (c) 2002 The Gale Group
 File 625:American Banker Publications 1981-2002/Dec 13
 (c) 2002 American Banker
 File 626:Bond Buyer Full Text 1981-2002/Dec 13
 (c) 2002 Bond Buyer

Set	Items	Description
S1	654	FUNDING(6N)(LIFE()INSURANCE)(6N)(ANNUITIES OR ANNUITY)
S2	12	SI(S)(BORROW?(3N)MONEY OR LOAN? ?)
S3	4	RD (unique items)

?t3/3,k/all

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3/3,K/1 (Item 1 from file: 15)
 DIALOG(R)File 15:ABI/Inform(R)
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00536036 91-10380
How to Provide for the Cost of a College Education
 Fevurly, Keith R.
 Journal of Accountancy v171n2 PP: 81-87 Feb 1991
 ISSN: 0021-8448 JRNL CODE: JAC
 WORD COUNT: 1957

...TEXT: potential stock market downturns.

Another excellent investment to use in the "growth period" of college

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(c) 2002 The New York Times
File 489:The News-Sentinel 1991-2002/Dec 12
(c) 2002 Ft. Wayne Newspapers, Inc
File 490:Tallahassee Democrat 1993- 2002/Nov 30
(c) 2002 Tallahassee Democrat
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
(c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2002/Dec 12
(c) 2002 St Louis Post-Dispatch
File 498:Detroit Free Press 1987-2002/Dec 11
(c) 2002 Detroit Free Press Inc.
File 631:Boston Globe 1980-2002/Dec 12
(c) 2002 Boston Globe
File 633:Phil.Inquirer 1983-2002/Dec 06
(c) 2002 Philadelphia Newspapers Inc
File 634:San Jose Mercury Jun 1985-2002/Dec 12
(c) 2002 San Jose Mercury News
File 638:Newsday/New York Newsday 1987-2002/Dec 13
(c) 2002 Newsday Inc.
File 640:San Francisco Chronicle 1988-2002/Dec 13
(c) 2002 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2002/Dec 12
(c) 2002 Scripps Howard News
File 642:The Charlotte Observer 1988-2002/Dec 12
(c) 2002 Charlotte Observer
File 643:Grand Forks Herald 1995-2002/Dec 12
(c) 2002 Grand Forks Herald
File 701:St Paul Pioneer Pr Apr 1988-2002/Dec 11
(c) 2002 St Paul Pioneer Press
File 702:Miami Herald 1983-2002/Nov 17
(c) 2002 The Miami Herald Publishing Co.
File 703:USA Today 1989-2002/Dec 12
(c) 2002 USA Today
File 704:(Portland)The Oregonian 1989-2002/Dec 10
(c) 2002 The Oregonian
File 706:(New Orleans)Times Picayune 1989-2002/Dec 11
(c) 2002 Times Picayune
File 707:The Seattle Times 1989-2002/Dec 11
(c) 2002 Seattle Times
File 708:Akron Beacon Journal 1989-2002/Dec 12
(c) 2002 Akron Beacon Journal
File 709:Richmond Times-Disp. 1989-2002/Dec 11
(c) 2002 Richmond Newspapers Inc
File 712:Palm Beach Post 1989-2002/Nov 27
(c) 2002 Palm Beach Newspapers Inc.
File 713:Atlanta J/Const. 1989-2002/Dec 12
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File 714:(Baltimore) The Sun 1990-2002/Dec 12
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File 715:Christian Sci.Mon. 1989-2002/Dec 13
(c) 2002 Christian Science Monitor
File 716:Daily News Of L.A. 1989-2002/Dec 11
(c) 2002 Daily News of Los Angeles
File 717:The Washington Times Jun 1989-2002/Dec 12
(c) 2002 Washington Times
File 718:Pittsburgh Post-Gazette Jun 1990-2002/Dec 13
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(c) 2002 Times Union
File 720:(Columbia) The State Dec 1987-2002/Dec 12

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 File 722: Cincinnati/Kentucky Post 1990-2002/Dec 12
 (c) 2002 The Cincinnati Post
 File 723: The Wichita Eagle 1990-2002/Dec 12
 (c) 2002 The Wichita Eagle
 File 724: (Minneapolis) Star Tribune 1989-1996/Feb 04
 (c) 1996 Star Tribune
 File 725: (Cleveland) Plain Dealer Aug 1991-2000/Dec 13
 (c) 2000 The Plain Dealer
 File 731: Philad.Dly.News 1983- 2002/Dec 12
 (c) 2002 Philadelphia Newspapers Inc
 File 732: San Francisco Exam. 1990- 2000/Nov 21
 (c) 2000 San Francisco Examiner
 File 733: The Buffalo News 1990- 2002/Dec 11
 (c) 2002 Buffalo News
 File 734: Dayton Daily News Oct 1990- 2002/Dec 12
 (c) 2002 Dayton Daily News
 File 735: St. Petersburg Times 1989- 2000/Nov 01
 (c) 2000 St. Petersburg Times
 File 736: Seattle Post-Int. 1990-2002/Dec 12
 (c) 2002 Seattle Post-Intelligencer
 File 738: (Allentown) The Morning Call 1990-2002/Dec 12
 (c) 2002 Morning Call
 File 740: (Memphis) Comm.Appeal 1990-2002/Dec 12
 (c) 2002 The Commercial Appeal
 File 741: (Norfolk) Led./Pil. 1990-2002/Dec 12
 (c) 2002 Virg.-Pilot/Led.-Star
 File 742: (Madison) Cap.Tim/Wi.St.J 1990-2002/Dec 12
 (c) 2002 Wisconsin St. Jrnl
 File 743: (New Jersey) The Record 1989-2002/Dec 12
 (c) 2002 No.Jersey Media G Inc
 File 744: (Biloxi) Sun Herald 1995-2002/Dec 10
 (c) 2002 The Sun Herald
 File 13: BAMP 2002/Dec W1
 (c) 2002 Resp. DB Svcs.
 File 75: TGG Management Contents(R) 86-2002/Dec W1
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Set	Items	Description
S1	46	FUND?(5N) (PURCHASE?) (3N) (INSURANCE? OR DEATH() BENEFIT? ?) (-5N) LOAN? ? NOT PY>2000
S2	43	RD (unique items)
S3	7	S2(S) (ANNUITY OR ANNUITIES OR INCOME)
S4	0	S3(S) (PAY? OR REIMBURS?) (2W) LOAN?
S5	7	RD S3 (unique items)

5/3,k/all

reviewed 12/8/04

5/3,K/1 (Item 1 from file: 492)
 DIALOG(R) File 492: Arizona Repub/Phoenix Gaz
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07296188
 RULE CHANGES OPEN DOORS TO MORTGAGES
 Arizona Republic/Phoenix Gazette (AZ) - SATURDAY, October 23, 1993
 By: KENNETH R. HARNEY, Washington Post Writers Group
 Edition: Final Section: AZ Home Page: WV1
 Word Count: 914

... performance under the "community home buyers" program over the past three years.